

Wherever I met with Europeans they treated me with the greatest hospitality, but the same thing cannot be said of the natives, for they are exceedingly churlish, as, for instance, arriving one evening at dusk at a good-sized village I went from house to house seeking, without success, for accommodation. The natives however agreed in advising me to walk back five miles on my road to find some resting-place in a little settlement against which they bore a grudge. It is almost needless to say that I did not follow this advice. Possibly my difficulties were increased by an absolute ignorance of the Malay language, but, judging by my own experience, no one wishing to travel in Pahang should hesitate on that account. In conclusion Pahang is a most interesting country to visit, especially at the present time. The travelling though slow, is not really laborious, and whether the object be to find gold, to shoot big game, or, as in my case, to get some insight into life in the Native States, the result is likely to be eminently satisfactory.

THE SUNDAY LABOR QUESTION.

The following communication from the Acting Colonial Secretary of the Straits Settlements has been forwarded to the Chamber of Commerce, the Dock Companies, and all the principal mercantile firms in Singapore:—

Sir,—I am directed to request you to bring under the consideration of the Directors of your Company the subject of Sunday labour. In the part of European and American Seamen in this Port. It is one to which the Governor's attention has been recently drawn by the Secretary of State for the Colonies, and its importance will readily be admitted on all sides.

2. It is, His Excellency believes, the universal practice in all British Ports where Customs are established to prohibit the loading and unloading of all vessels on Sunday, except under very special circumstances. Happily in this Colony there are no Customs; but it is to be deplored that as one of the results of such an exceptional advantage Europeans and Americans employed at the Docks and Wharves, in Mercantile Offices and aboard Vessels in the Port, should be prevented from taking rest from their work on Sunday.

3. It can be readily understood that, at certain times and under certain circumstances, work connected with the Mercantile Marine must be performed on Sunday; but if there is only unanimity on the part of those who have it in their power to put a stop to Sunday labour as the rule, a large measure of relief will be secured to a hard-working class of men. With the object of trying to gain this unanimity, this communication is addressed to you and other Companies interested in Shipping, and His Excellency feels sure that the question will meet with that full consideration which it so thoroughly well deserves.

CHINESE CHARACTERISTICS.

THE ABSENCE OF ALTRUISM.

In speaking of the Chinese theory and practice of filial piety, references have been made to that singular perversion of human nature, by which the birth of one half of the children of China is regarded by their parents as a calamity. Daughters in China are from the beginning of their existence more or less unwelcome. This fact has a most important bearing on their whole subsequent career and furnishes many significant illustrations of the absence of altruism. Details of customs in various localities differ widely, so that generalisations, where as elsewhere, are precarious, but the principles are doubtless substantially the same. The age at which marriages take place in China is very much earlier than in Western lands, though we have never heard of anything in China at all comparable to the terrible child-marriages of India. But, in some regions, it is the fashion to marry the boys at the age of from fifteen to twenty, or even younger, while the girls to whom they are married are several years their seniors. No one will give any explanation of this eccentricity, unless it be that contained in a popular proverb about the man who buys a donkey and rides on its neck instead of close to the tail, in Chinese fashion—namely, that "he likes that way best." But in the case of adult brides yoked to adolescent bridegrooms, the reasons for the practice are easy to be understood, when once ascertained. It is the family of the boy, that "holds up its head," and that of the girl must take such terms as it can get. A daughter-in-law is regarded as a servant for the whole family, which is precisely her position, and in getting a servant, it is obviously desirable to get one who is strong and well grown, and who has already been taught the domestic accomplishment of cooking, sewing, and whatever industries may be the means of livelihood in that particular region, rather than a child who has little strength or capacity. Thus we have known of a case where a buxom young woman of twenty was married to a slip of a boy literally only half her age, and in the early years of their wedded life she had the pleasure of nursing him through the small-pox, which is considered as a disease of infancy. Mothers and daughters who pass their days in the narrow confinement of a Chinese court, under the conditions of Chinese life, are not likely to lack topics of disagreement, in which abusive language is indulged in with a freedom which the unconstrained of every-day life tends to promote. It is a popular saying, full of significance to those who know Chinese homes, that a mother cannot by reviling her own daughter make her cease to be her own daughter. When a daughter is once married, she is regarded as having no more relations with her family, than those which are inseparable from community of origin.

There is a deep-seated reason for omitting daughters from all family registers. She is no longer our daughter, but the daughter-in-law of some one else. Human nature will assert itself, in requiring visits to the mother's home, at more or less frequent intervals, according to the local usage. In some districts these visits are very numerous and very prolonged, while in others the custom seems to be to make them as few as possible, and liable to almost complete suspension for long periods in case of a death in the family. But whatever the details of usage, the principle holds good, that the daughter-in-law belongs to the family of which she has become a part. When she goes to her mother's home, she goes on a strictly business basis. She takes with her, it may be, a quantity of sewing for her husband's family, which the wife's family must help her get through with. She is accompanied on each of these visits by as many of her children as possible, both to have her take care of them, and to have them out of the way when she is not at hand to look after them, and most especially to have them fed at the expense of the family of the maternal grandmother for as long a time as possible. In regions where visits of this sort are frequent, and where there are many daughters in a family, their constant raids on the old home are a source of perpetual terror to the whole family, and a serious tax on the common resources. For this reason these visits are often discouraged by the father and the brothers, while secretly favored by the mothers. But as local custom fixes for them certain epochs, such as a definite date after the New Year, special fast days, etc., the visits cannot be inter-

dicted. A weary woman whose occupation of making meat dumplings for sale at the daily markets always obliged her to rise long before daylight, and who was not frequently visited by her married daughters with their troops of little ones, some of whom spent the night in tumbling over their poor grandmother (because their mothers "could not take care of so many"), complained to the writer of the grievous nature of the burden. To the natural inquiry why she did not send them home when they became so troublesome, she remarked with evident sincerity, "I can't succeed in pushing them out!" When the daughter-in-law returns to her mother-in-law it is true of her, as the adage says of a thief, that she never comes back empty-handed. She must take a present of some sort for her mother-in-law, generally food. Neglect of this established rite, or inability to comply with it, will soon result in dramatic scenes. If the daughter is married into a family which is poor, or which has become so, and if she has brothers who are married, she will find that her visits to her mother, as in the language of the physicians, "contra-indicated." There is war between the daughters-in-law of a family, and the married sisters of the same family, like that between the Philistines and the children of Israel, each regarding the territory as peculiarly its own, and the other party as interlopers. If the daughters-in-law are strong enough to do so, they will, like the Philistines, levy a tax upon the enemy whom they cannot altogether exterminate or drive out. A woman with whom the writer has long been acquainted informed him not long ago that for a year and a half she had been forbidden by the wives of her brothers from visiting her aged mother, who was blind and unable to travel the two or three miles necessary to go to see her daughter! The reason for this embargo was the deep poverty of the daughter, who was bringing in a present when she came, albeit she should have taken a present back with her when she returned to her mother-in-law. In order to make the present which will render her visits to her mother's family agreeable all round, the daughter-in-law is sometimes obliged to steal something from the family of the mother-in-law. When this is discovered, it will result in an "unpleasantness." If it is not specifically discovered, it is suspected, and is called by the generic name of "leak-at-the-bottom," in allusion to the difficulty of detection, and to the seriousness of the difficulty if continued. It is a proverb that no family can stand the strain of a continued "leak-at-the-bottom." One of the "facets" of the Chinese represents two old women as meeting after a long separation, and making inquiries as to each other's families. "How is your son's business?" says one, "and what kind of a daughter-in-law have you?" "My son's business is fairly good," was the reply, "but the daughter-in-law is bad—she steals from us to give to her mother." "And your married daughter, how is it with her?" "Ah," was the reply, "if it were not for the help we get from her, we should not be able to get on at all!" In speaking of the absence of sympathy, reference was made to the bitter lot of Chinese concubines. The term used to denote the relation between wives and concubines, is that most expressive phrase, "sipping vinegar." This is proverbially a thing to be avoided, and from this association, that phrase has come to be employed as a euphemism for vinegar, as when a waiter enquires of a guest at an inn what he wishes for his meal, he asks, "Do you want the 'thing-to-be-avoided'?" But the certainty of trouble in the family is by no means confined to the occasions when principal and secondary wives are to be found living in the same establishment. The Chinese believe that the graves of successive wives should be placed at a due distance from each other, until their common husband has died, when the bodies are to be taken up, and may be placed on each side of him. The theory is that "even in their ashes live their wonted fires," and that the ghosts of wives so buried as to be adjacent, to one another, with no intervening husband as peace-maker, would be certain to maintain a war which would render the lives of surviving members of the family scarcely worth living. At first sight this may appear merely a curious superstition, with no special bearing on practical affairs, but it is in reality most serious matter, and one which enters into the narrow of one's existence.—N. C. Daily News.

(To be continued.)

CHEFOO.

(FROM OUR CORRESPONDENT.)

Chefoo, August 21st, 1889.

We are having delightful weather here; although the days are warm the nights are cool and pleasant. The hotels are full, and visitors from your and other ports seem to be enjoying the Chefoo air and sea-bathing. Capt. Watts, lately of the Pehoo Zug & Lighter Company, has been here yesterday to take charge of the steamer lately launched at your port. He will be a man well fitted for the post. I have no doubt that he was glad to turn his back on Pilot Town, for lately affairs there have been unbearable for a peaceful man. I can remember when Taku was a town of harmony and peace, but late arrivals have turned it to a place quite opposite to that. I see by a prospectus just received here that the Taku Hotel Company. The capital required is Tls. 20,000, in 400 shares of Tls. 50 each, of which more than half the shares are taken. I enclose the prospectus for fear you may not have received one.

We have the French fleet here, consisting of five vessels, the *Sandre*, *Villars*, *Chastour*, *Vibres* and *Aspic*. The *Turanne* is expected to arrive shortly.

The Chinese fleet of some fifteen of sixteen ships is at Wei-hai-wel. We are expecting them here next week, besides war-vessels of other nationalities.

I have some important news to tell you about telegraph lines. The Chinese are going to build a gigantic line from Pao-tung-foo to Ill. It is to go through Shanghai. It will be about 1,500 miles long. Mr. Christiansen, with a party of mandarins and soldiers, is just about to start to make a survey of the line. The Chinese have re-engaged Mr. Christiansen, who will have the management of it. When this line is finished the Chinese telegraph line will have three connections with the Russian frontier, counting the one to Vladivostok. Arrangements have not yet been settled with Russia, but by what I can learn it is only a matter of time. It will not be long anyhow. The Chinese telegraph line is paying well. They pay the shareholders 7 per cent. this year again, and this is the fourth year they have paid the same.

I read something to your morning contemporary about Li Hung-chang's brother getting the Viceroyalty of the Two Kwang. If I remember rightly that paper spoke of Li's ascendancy of power. I hear on good authority that the Marquis Tseng was the first man that had to be appointed as Viceroy of the Two Kwang, but the Emperor, and the high officials came to the conclusion that he knew too much of foreign affairs to part with him from Peking.

August 23rd.

Sheng Taotai leaves to-day or to-morrow for Tientsin to see Li Hung-chang on some business of importance. The French man-of-war *Turanne* arrived early this morning.—*Mercury*.

"BANKS"—BOGUS AND OTHERWISE.

IF A has saved £100 which he wants to lend at interest, and B applies for the loan, A will steadfastly refuse to lend unless B gives him good security—that is, of course, if the two are strangers. But, suppose B hires an office and calls himself the "Sempiternal Loan Discount Mortgage and Financial Freehold Banking Company, Limited," capital, £5,000,000, and offers, say, 10 per cent. for fixed deposits. A will cheerfully go and leave his money with B without asking for a fraction of security. For he feels so much safer in dealing with a "Company"—consisting of B—than he would be in dealing with B in *propria persona*. The name of the company inspires him with confidence: the word "limited"—its sarcasm being latent—invests the concern with an awesome solidity; and the capital—existing only on the well-filled office-window and in any instant foretelling danger. Other banks may lose their money, but a "bank" that can give to per cent. on deposits and yet offer the splendid security of £5,000,000 "capital," must be semperiternal in solvency as in name. Resting upon such an assurance, depositors, who know not how easily "companies" and "banks" are formed nowadays, invest their savings, and in too many cases find, when the term has expired, that the "bank" has expired also, and that their money has gone where the bad bankers go—to Valparaiso or San Francisco. This bogus bank is one that has been regularly worked for years past, and any instant foretelling danger of Parliament will stop it in the future. Advertising a company that does not exist, and a capital of which a minute fraction or perhaps even not one penny has been subscribed, is not a false pretence capable of being used in any indictment for obtaining the monies of depositors: the swindle can be, and therefore, is, carried on with impunity, and the general public bears nothing of the fraud. The robber does not publish the record of his crime, and the robbed, ashamed of their folly and having no efficient civil or criminal remedy, do not care to make known the fact of their loss.

Bogus financial companies may be classified according to the amount of fraud in their pretensions and transactions. To the lowest rank belong the concerns which are rotten all the way through. These have no capital, no registration, and no shareholders. They come into existence in the way they ultimately expire—without ceremony and without any previous notice to the public. An office, with a small counter and a big front window, is secured. A gorgeous name and a fancy capital are printed on the window; behind the counter a clerk is installed, and in a small "manager's room" at the back the "company" himself sits, twiddling diamond rings, and awaiting credulous holders of treasured coin. He, the "company," is sometimes a pretentiously robed fellow who wears this kind of robbery, more profitable than burglary, and safer; sometimes he is nothing worse than an uneducated insolvent. The latter case, however, is rare. Nearly always, he is a man who would not be trusted with a copper if he were not endowed with the glory of supposed incorporation, and unlimited capital. He does not care to lend money; the "bank" depends upon deposits alone, and the longer the term for which these can be got, the better. If depositors give him their money for three years he will give them another three years to catch him—an arrangement which suits everyone but the depositors. Sometimes, of course, a man may call himself a "bank" or financial company, and mean to swindle anyone. But not often. The facilities for robbery are so great that humanity can seldom resist the temptation of it twice. Concerning the law which permits these to flourish as a green bay tree we shall hereinafter write.

A grade higher in the way of fraud, are the financial institutions which have some shareholders, some capital, and carry on a certain class of business on the lending side. These companies usually begin their history by defrauding their shareholders. Two or three "financiers" meet and agree to start the venture. Each of them requires some plunder to give the use of his name and influence. They therefore, as a preliminary step, allot to themselves so many shares or so much money, the capital of the embryo company. Then, when shareholders have been captured and operations begun, a false balance-sheet is prepared; the plunder secured by the promoters being then abstracted, the balance-sheet, if accurate, would show the company to be insolvent. Therefore the figures have to be cooked. This is sometimes done by making a fictitious entry under the head of investments; sometimes forged vouchers for preliminary expenses are put in to square the amount; abstracted; sometimes the promoters are guileless and publish a statement proving the company to be insolvent. But, whatever is done, shareholders who have no notice of the boodling are defrauded, and creditors from whom the transaction is hidden are robbed of a part of the security upon which credit was given. We could quote one financial institution whose "promoters" plundered it to the extent of £500,000. In another case, more than double that amount was landed, and in each case a criminal cooking of the accounts has periodically occurred. These companies, like others of even less reputable character or rather, and of character they have none—are marvellously fond of impressing the ignorant by quoting an enormous nominal capital. If £5,000 is required to satisfy the promoting vultures, and £5,000 more for business, the capital will be fixed at, say, £500,000. Of this amount we suppose £100,000 to have been subscribed. The rest is advertised as "Reserve capital, £400,000," and on this amount, as stated, depositors and other creditors rely for their security. But, in reality, it offers no shadow of security. No one is liable for an advance subscription, or allotment of shares which represent its sum has ever been made. It is a lure to those who may chance to be beguiled: a bait to those who can't see through the attempted, or, perhaps, accidental, fraud.

Compared with the "financial institutions" above mentioned the recognised banks, building societies, and mortgage companies are models of stability. But even in their management many matters which may at any time lead to danger offer large scope for legislative reform. There is, for instance, no check whatever upon the issue of notes—except the fact that the bank-shares holders are liable to the last penny for the amount represented by the notes aforesaid, whether the bank be a "limited" or "unlimited" one. No gold reserve has to be held against notes in circulation, and no deposit of gold in the Treasury on any account is necessary. The only thing that banks are required to do is to furnish sworn quarterly returns. Banks which do not issue notes are not obliged to publish any returns whatever. Another weak point in the management of all successful institutions is the treatment of what is humorously described as the "reserve fund." The fund is not represented by any security capable of instant or even of speedy realisation, but is employed, like the bank's capital, for the purposes of loan upon securities liable to extreme depreciation in time of panic, and not often of a kind that could be speedily realised upon, even in the best of times. With building societies, the most danger is in the fact that the management can keep on concealing the rottenness of the whole concern, until there is no possibility short of whole-

sale smash remaining. None outside of the directors can tell at the present time whether any one of half the societies in (say) Sydney are safe. Properties have so depreciated that whereas directors formerly lent on the faith of security deemed ample, they now have only a hope that land may boom again and re-establish values at a safe level. It is a boom or a bankruptcy with some societies, but no one can tell how many or which of them, for the public can discover nothing more than directors deign to publish. The matter becomes especially important inasmuch as it concerns a most worthy class of investors.

Although the law as it now stands is powerless to prevent the fraud, or lessen the dangers of which we complain, yet minor evils, upon which it is not our present purpose to dilate, might be decreased if full effect were given to the penal clauses of the Companies' Act. An intelligent prosecutor might use these latter provisions with much profit to himself and great advantage to the community. From nine out of every ten public companies, penalties might be recovered for one or more breaches of the Act. As carelessness and neglect, sometimes, if not generally, the action of company officers, and a few searches in the proper department would reveal serious irregularities for which appropriate penalties could be recovered. It may be true that the recklessness of shareholders and creditors is the primary cause of this negligence, but still the directors and officers are responsible to the law and could be made to pay for its infraction. In many cases also, there is a criminal as well as a civil remedy to injured parties, a remedy which, once applied, would for a long time prevent directors from issuing balance-sheets like several we could easily cite.

To prevent the large frauds which we have described, some new provisions of law are required. A penalty by way of fine or imprisonment is necessary for the flagrant swindles perpetrated by men pretending to be registered companies, and offering a security of capital which exists only in imagination. The ordinary criminal process now available is insufficient, for the simple reason that the fraud is not revealed to the depositor until the perpetrator of it has got out of the jurisdiction, and no one but the depositor could undertake a prosecution. The quotation of enormous nominal capital could be checked by the simple means of taxing the published total to a moderate extent. This would not hamper or unduly burden a company using its capital for business operations, but would effectually prevent companies from advertising a capital of half-a-million and trading on a fifth part of that sum. Or, if a tax were for any reason deemed undesirable, the difficulty could be met by providing that a company should not be allowed to commence operations until its whole capital were allotted. Then the shareholders would be liable for the uncalled portion of capital, and creditors would get all the security which they could rightly expect. Another very necessary provision is that all companies advertising deposits, and thus becoming borrowers of "other people's money," should be obliged to furnish sworn returns in the same manner that the banks of issue do now. It is impossible to discover any just reason for giving this security of publicity to the holders of bank-notes, while denying it to the holders of bank-deposit receipts. It might well be argued that depositors are even more to be considered than note-holders: for while the latter can at once convert the vouchers into gold, the former in most cases have to wait for months before they can apply for payment. Finally—although this is a reform that would meet with the vehement opposition of vested interests—we would urge the wisdom of making every financial institution deposit a moderate sum in the Treasury, in gold or debentures, as a guarantee of *bona fides*. The Companies' Act has been so often perverted to the uses of imposition and robbery, that no reasonable check to such operations could be properly opposed. No promoters of what was meant to be a stable and permanent company would object to supply such a pecuniary hostage for the benefit of those involved in their operations. Company-mongers as a class, would inveigh bitterly against any such demand, but they are a class are not deserving of very high legislative consideration, and the community would profit hugely by the effectual squelching of the grandsons of the horse-leech.—*Sydney Bulletin*.

CONSUMPTION, Wasting Diseases, and General Debility. Doctors direct as to the relative value of Cod Liver Oil and Hypophosphites: the one supplying strength and flesh—the others giving nerve power and acting as a tonic to the digestion and entire system. But in Scott's Emulsion of Pure Cod Liver Oil with Hypophosphites the two are combined, and the effect is wonderful. Thousands who have derived no permanent benefit from other preparations have been cured by this. "Scott's Emulsion" is perfectly palatable, and is easily digested even by those who cannot tolerate plain Cod Liver Oil. Any Chemist can supply it.—A. S. Watson & Co. (Limited), agents in Hongkong and China.

HONGKONG TEMPERATURE.

(From Messrs. Geo. Falconer & Co.'s Register.)

	To-day.	30th August, 1889.	At 4 p.m.
Barometer—3 p.m.	30.02	30.02	30.02
Barometer—6 p.m.	30.02	30.02	30.02
Thermometer—3 p.m.	84	84	84
Thermometer—6 p.m.	84	84	84
Thermometer—9 a.m. (Wet bulb)	80	80	80
Thermometer—3 p.m. (Wet bulb)	80	80	80
Thermometer—Maximum	84	84	84
Thermometer—Minimum (over night)	76	76	76

CHINA COAST METEOROLOGICAL REGISTER.

30th August, 1889.—At 4 p.m.

STATION	Barometer	Thermometer	Direction	Force	Wind	Weather	Remarks
Whitewatch	30.02	84	SE	1	Light	Clear	
Tientsin	30.02	84	SE	1	Light	Clear	
Nagasaki	30.02	84	SE	1	Light	Clear	
Shanghai	30.02	84	SE	1	Light	Clear	
Hongkong	30.02	84	SE	1	Light	Clear	
Hajong	30.02	84	SE	1	Light	Clear	
Yokohama	30.02	84	SE	1	Light	Clear	
Manila	30.02	84	SE	1	Light	Clear	

31st August, 1889.—At 10 a.m.

STATION	Barometer	Thermometer	Direction	Force	Wind	Weather	Remarks
Whitewatch	30.02	84	SE	1	Light	Clear	
Tientsin	30.02	84	SE	1	Light	Clear	
Nagasaki	30.02	84	SE	1	Light	Clear	
Shanghai	30.02	84	SE	1	Light	Clear	
Hongkong	30.02	84	SE	1	Light	Clear	
Hajong	30.02	84	SE	1	Light	Clear	
Yokohama	30.02	84	SE	1	Light	Clear	
Manila	30.02	84	SE	1	Light	Clear	

The barometer has risen and gradients are slight. Fine and dry weather prevails.

—Barometer reduced to level of the sea in inches, tenths and hundredths.—Thermometer in the shade in degrees Fahrenheit.—Humidity in percentage of saturation, the humidity of air saturated with moisture being 100.—Direction of the wind in points.—Force of the wind according to Beaufort scale.—State of the weather: 1. Blue sky, 2. Detached clouds, 3. Drizzling rain, 4. Fog, 5. Gloomy, 6. Rain, 7. Lightning, 8. Clear, 9. Partly clear, 10. Scattered clouds, 11. Heavy rain, 12. Thunder, 13. Squalls, 14. Dew, 15. Frost, 16. Ice, 17. Snow, 18. Hail, 19. Sleet, 20. Drizzle, 21. Fog, 22. Rain, 23. Snow, 24. Hail, 25. Sleet, 26. Ice, 27. Frost, 28. Clear, 29. Partly clear, 30. Scattered clouds, 31. Heavy rain, 32. Thunder, 33. Squalls, 34. Dew, 35. Frost, 36. Ice, 37. Snow, 38. Hail, 39. Sleet, 40. Drizzle, 41. Fog, 42. Rain, 43. Snow, 44. Hail, 45. Sleet, 46. Ice, 47. Frost, 48. Clear, 49. Partly clear, 50. Scattered clouds, 51. Heavy rain, 52. Thunder, 53. Squalls, 54. Dew, 55. Frost, 56. Ice, 57. Snow, 58. Hail, 59. Sleet, 60. Drizzle, 61. Fog, 62. Rain, 63. Snow, 64. Hail, 65. Sleet, 66. Ice, 67. Frost, 68. Clear, 69. Partly clear, 70. Scattered clouds, 71. Heavy rain, 72. Thunder, 73. Squalls, 74. Dew, 75. Frost, 76. Ice, 77. Snow, 78. Hail, 79. Sleet, 80. Drizzle, 81. Fog, 82. Rain, 83. Snow, 84. Hail, 85. Sleet, 86. Ice, 87. Frost, 88. Clear, 89. Partly clear, 90. Scattered clouds, 91. Heavy rain, 92. Thunder, 93. Squalls, 94. Dew, 95. Frost, 96. Ice, 97. Snow, 98. Hail, 99. Sleet, 100. Drizzle, 101. Fog, 102. Rain, 103. Snow, 104. Hail, 105. Sleet, 106. Ice, 107. Frost, 108. Clear, 109. Partly clear, 110. Scattered clouds, 111. Heavy rain, 112. Thunder, 113. Squalls, 114. Dew, 115. Frost, 116. Ice, 117. Snow, 118. Hail, 119. Sleet, 120. Drizzle, 121. Fog, 122. Rain, 123. Snow, 124. Hail, 125. Sleet, 126. Ice, 127. Frost, 128. Clear, 129. Partly clear, 130. Scattered clouds, 131. Heavy rain, 132. Thunder, 133. Squalls, 134. Dew, 135. Frost, 136. Ice, 137. Snow, 138. Hail, 139. Sleet, 140. Drizzle, 141. Fog, 142. Rain, 143. Snow, 144. Hail, 145. Sleet, 146. Ice, 147. Frost, 148. Clear, 149. Partly clear, 150. Scattered clouds, 151. Heavy rain, 152. Thunder, 153. Squalls, 154. Dew, 155. Frost, 156. Ice, 157. Snow, 158. Hail, 159. Sleet, 160. Drizzle, 161. Fog, 162. Rain, 163. Snow, 164. Hail, 165. Sleet, 166. Ice, 167. Frost, 168. Clear, 169. Partly clear, 170. Scattered clouds, 171. Heavy rain, 172. Thunder, 173. Squalls, 174. Dew, 175. Frost, 176. Ice, 177. Snow, 178. Hail, 179. Sleet, 180. Drizzle, 181. Fog, 182. Rain, 183. Snow, 184. Hail, 185. Sleet, 186. Ice, 187. Frost, 188. Clear, 189. Partly clear, 190. Scattered clouds, 191. Heavy rain, 192. Thunder, 193. Squalls, 194. Dew, 195. Frost, 196. Ice, 197. Snow, 198. Hail, 199. Sleet, 200. Drizzle, 201. Fog, 202. Rain, 203. Snow, 204. Hail, 205. Sleet, 206. Ice, 207. Frost, 208. Clear, 209. Partly clear, 210. Scattered clouds, 211. Heavy rain, 212. Thunder, 213. Squalls, 214. Dew, 215. Frost, 216. Ice, 217. Snow, 218. Hail, 219. Sleet, 220. Drizzle, 221. Fog, 222. Rain, 223. Snow, 224. Hail, 225. Sleet, 226. Ice, 227. Frost, 228. Clear, 229. Partly clear, 230. Scattered clouds, 231. Heavy rain, 232. Thunder, 233. Squalls, 234. Dew, 235. Frost, 236. Ice, 237. Snow, 238. Hail, 239. Sleet, 240. Drizzle, 241. Fog, 242. Rain, 243. Snow, 244. Hail, 245. Sleet, 246. Ice, 247. Frost, 248. Clear, 249. Partly clear, 250. Scattered clouds, 251. Heavy rain, 252. Thunder, 253. Squalls, 254. Dew, 255. Frost, 256. Ice, 257. Snow, 258. Hail, 259. Sleet, 260. Drizzle, 261. Fog, 262. Rain, 263. Snow, 264. Hail, 265. Sleet, 266. Ice, 267. Frost, 268. Clear, 269. Partly clear, 270. Scattered clouds, 271. Heavy rain, 272. Thunder, 273. Squalls, 274. Dew, 275. Frost, 276. Ice, 277. Snow, 278. Hail, 279. Sleet, 280. Drizzle, 281. Fog, 282. Rain, 283. Snow, 284. Hail, 285. Sleet, 286. Ice, 287. Frost, 288. Clear, 289. Partly clear, 290. Scattered clouds, 291. Heavy rain, 292. Thunder, 293. Squalls, 294. Dew, 295. Frost, 296. Ice, 297. Snow, 298. Hail, 299. Sleet, 300. Drizzle, 301. Fog, 302. Rain, 303. Snow, 304. Hail, 305. Sleet, 306. Ice, 307. Frost, 308. Clear, 309. Partly clear, 310. Scattered clouds, 311. Heavy rain, 312. Thunder, 313. Squalls, 314. Dew, 315. Frost, 316. Ice, 317. Snow, 318. Hail, 319. Sleet, 320. Drizzle, 321. Fog, 322. Rain, 323. Snow, 324. Hail, 325. Sleet, 326. Ice, 327. Frost, 328. Clear, 329. Partly clear, 330. Scattered clouds, 331. Heavy rain, 332. Thunder, 333. Squalls, 334. Dew, 335. Frost, 336. Ice, 337. Snow, 338. Hail, 339. Sleet, 340. Drizzle, 341. Fog, 342. Rain, 343. Snow, 344. Hail, 345. Sleet, 346. Ice, 347. Frost, 348. Clear, 349. Partly clear, 350. Scattered clouds, 351. Heavy rain, 352. Thunder, 353. Squalls, 354. Dew, 355. Frost, 356. Ice, 357. Snow, 358. Hail, 359. Sleet, 360. Drizzle, 361. Fog, 362. Rain, 363. Snow, 364. Hail, 365. Sleet, 366. Ice, 367. Frost, 368. Clear, 369. Partly clear, 370. Scattered clouds, 371. Heavy rain, 372. Thunder, 373. Squalls, 374. Dew, 375. Frost, 376. Ice, 377. Snow, 378. Hail, 379. Sleet, 380. Drizzle, 381. Fog, 382. Rain, 383. Snow, 384. Hail, 385. Sleet, 386. Ice, 387. Frost, 388. Clear, 389. Partly clear, 390. Scattered clouds, 391. Heavy rain, 392. Thunder, 393. Squalls, 394. Dew, 395. Frost, 396. Ice, 397. Snow, 398. Hail, 399. Sleet, 400. Drizzle, 401. Fog, 402. Rain, 403. Snow, 404. Hail, 405. Sleet, 406. Ice, 407. Frost, 408. Clear, 409. Partly clear, 410. Scattered clouds, 411. Heavy rain, 412. Thunder, 413. Squalls, 414. Dew, 415. Frost, 416. Ice, 417. Snow, 418. Hail, 419. Sleet, 420. Drizzle, 421. Fog, 422. Rain, 423. Snow, 424. Hail, 425. Sleet, 426. Ice, 427. Frost, 428. Clear, 429. Partly clear, 430. Scattered clouds, 431. Heavy rain, 432. Thunder, 433. Squalls, 434. Dew, 435. Frost, 436. Ice, 437. Snow, 438. Hail, 439. Sleet, 440. Drizzle, 441. Fog, 442. Rain, 443. Snow, 444. Hail, 445. Sleet, 446. Ice, 447. Frost, 448. Clear, 449. Partly clear, 450. Scattered clouds, 451. Heavy rain, 452. Thunder, 453. Squalls, 454. Dew, 455. Frost, 456. Ice, 457. Snow, 458. Hail, 459. Sleet, 460. Drizzle, 461. Fog, 462. Rain, 463. Snow, 464. Hail, 465. Sleet, 466. Ice, 467. Frost, 468. Clear, 469. Partly clear, 470. Scattered clouds, 471. Heavy rain, 472. Thunder, 473. Squalls, 474. Dew, 475. Frost, 476. Ice, 477. Snow, 478. Hail, 479. Sleet, 48

Auctions.

SALE OF LEASEHOLD LOTS OF LAND WITHIN THE BOUNDARIES OF THE FRENCH SETTLEMENT, SHAMEN (CANTON), ON WEDNESDAY, the 6th November, 1889, at 10 o'clock A.M.

CONDITIONS OF SALE.

THE LOTS OF LAND Nos. 1, 2, 4 to 6, 7, 8, and 10 to 23, which form the French Concession of SHAMEN (Canton) shall be leased for the term of Ninety-nine Years by Public Auction, under the following conditions:—

I.—With a view to acquire the right to appear as a bidder in the sale by auction every party having interest therein shall forward a request in writing to the French Consul at Canton signifying therein that he has taken cognizance of the sale and that he binds himself to observe and perform the said conditions.

II.—The deeds shall consist of extracts of the respective reports of the auction, and these deeds, in which shall be vested the rights of the purchaser, shall be delivered to the purchaser concerned upon payment of the purchase money and of the fees which shall be claimed by the French Consul.

III.—The purchaser shall bind himself to erect, within the limit of two years from the time of his entrance into possession, on the site of the lot purchased by him, other godowns or dwelling houses or any other buildings whatsoever in proof of actual possession.

IV.—The purchaser shall, during the said term above mentioned, have the option to assign, sublet or transfer the said lot or any part thereof to any person irrespective of French or other nationality, but he shall not will, during the said term, assign, sublet or transfer the said premises or any part thereof unto any native of China, and such assignment, sub-lease or transfer, in order that they should be valid, shall be agreed to in a deed duly drawn up at the French Consulate and transcribed in the register "ad hoc" kept in the said Consulate.

V.—It shall be expressly agreed that, if the rent due to the Chinese Government or any taxes, rates and duties whatever shall be unpaid for thirty days after formal demand shall have been made for such payment, or in the event of the purchaser failing to perform or observe any of the terms or conditions of sale, it shall be lawful for the French Consul by right to cancel and annul the interest, right, title and claim of the said lease, and the lessee, and the lease shall have been cancelled and annulled for any reason whatsoever, shall be obliged to vacate any buildings which shall have been erected by him and to forfeit any improvements he shall have carried out without any right to any claim for compensation.

VI.—The lessee shall engage to pay, in addition to the purchase money, yearly to the French Consul or to any one appointed by the said Consul:—1° the sum of 1,000 cash per mou due to the Chinese Government; 2° all taxes, rates and duties which shall hereafter be fixed and charged by the French Municipal Council.

VII.—The lessee shall agree to obey all such regulations and by-laws as shall be made or sanctioned for the peace, order and good government of the French Concession in Shamen, and purchasers of foreign nationalities shall sign before their respective Consul or their representative a declaration by which they shall agree to observe and perform the regulations and by-laws.

VIII.—No person shall be deemed a purchaser or lessee definitely, should his solvency not be sufficiently established to the satisfaction of the French Consul, unless he shall give substantial guarantee either at the time of the purchase or within 24 hours thereof after a demand which shall be put on record in the official report of the auction, shall have been made to him, and any offer made by any insolvent person shall be considered null and void, and the next bid shall be held valid in the same way as if no higher bid had been made.

C. IMBAULT HUART,
Consul for France.

Canton, August 17th, 1889. [1035]

For Sale.

FOR SALE.

AT WHOLESALE PRICES.

SACCONES SHERRY, PORT, CLARET, HOCK, BRANDIES, WHISKIES, MACHINERY, GAS ENGINES, SINGER'S SEWING MACHINES, SCALPS, PAINTS, OILS AND VARNISH, BICYCLES AND TRICYCLES, SODA WATER MACHINERY, JET'S SANITARY COMPOUNDS.

Apply to W. G. HUMPHREYS & Co., Bank Buildings. Hongkong, 19th June, 1889. [763]

FOR SALE.

FURNISHED RESIDENCE (PEAK). "WELLBURN" on R. B. L. No. 57, has a splendid view, is built of Teak throughout, and has a concrete Tennis Court. Gas laid down.

For full particulars, apply to THE HONGKONG LAND INVESTMENT AND AGENCY Co., Ltd. Hongkong, 27th August, 1889. [1068]

FOR SALE.

AT THE PEAK.

"BROCKHURST" AND SURROUNDING LAND, COMPRISING R. B. L. No. 1.

THE HOUSE which is substantially built, has recently been enlarged, and commands one of the finest views in the Colony. The site is sufficiently large to allow of several other houses being built thereon.

For full particulars, apply to THE HONGKONG LAND INVESTMENT AND AGENCY COMPANY, LIMITED. Hongkong, 22nd August, 1889. [1053]

FOR SALE.

A PHOTOGRAPHIC CAMERA, complete. Apply to F. BLACKHEAD & Co. Hongkong, 20th, August, 1889. [1043]

NOW READY.

"THE CORNER" IN ROPES.

A FULL REPORT in Pamphlet form of the sensational trial, POTTS v. RUSTOM-JEE, together with the history of the "Corner," and other interesting particulars.

To be obtained at Messrs. KELLY & WALSH, Ltd.; Messrs. LANE, CRAWFORD & Co.; Mr. W. BREWER; the HALL & HOLZ CO-OPERATIVE Co., Ltd.; and direct from the Office of "THE HONGKONG TELEGRAPH."

PRICE—FIFTY CENTS. Hongkong, 16th July, 1889.

Intimations.

DIOCESAN HOME AND ORPHANAGE, HONGKONG.

SCHOOL DUTIES will be resumed on MONDAY MORNING, 2nd September. For Admission apply to the HEAD MASTER.

Hongkong, 29th August, 1889. [1079]

THE POLO CLUB.

THERE will be a GENERAL MEETING of the above Club at the Chartered Bank, at NOON, on MONDAY, the 2nd September, 1889.

BUSINESS:

1.—To receive the report and the accounts.
2.—To consider the proposition to render the centre of the Racecourse fit to play Polo on.

W. FLETCHER, Capt. R.E., Secretary, Polo Club. Hongkong, 30th August, 1889. [1085]

TWO GOOD DRAUGHTSMEN WANTED for Architect's Office in Hongkong; European or Chinese. Apply, stating salary required, &c., to "H."

c/o Hongkong Telegraph Office. Hongkong, 29th August, 1889. [1084]

CHINA MERCHANTS' STEAM NAVIGATION COMPANY'S DEBENTURE. LOAN OF 1886.

6TH DRAWING.

INTEREST DUE AND DRAWN BONDS of this LOAN will be payable at the Office of the HONGKONG AND SHANGHAI BANKING CORPORATION, on and after the 1st September next.

Lists of Drawn Bonds can be obtained on application to the undersigned.

For the HONGKONG & SHANGHAI BANKING CORPORATION.

Agents issuing the Loan.

G. E. NOBLE, Chief Manager. Hongkong, 29th August, 1889. [1083]

MRS. BOHM'S PRIVATE BOARDING RESIDENCE will be in future conducted under the name of WINDSOR HOUSE.

WINDSOR HOUSE, HONGKONG. No. 8 Queen's Road Central. PRIVATE BOARD AND RESIDENCE, And FAMILY HOTEL.

This establishment is situated in a most central position, opposite the Telegraph Office and two doors from the Chartered Bank. It offers first class accommodation to Residents and Travellers, has a spacious Dining Room, and a large number of well furnished bedrooms with all comforts. A good table kept.

Table d'hôte: Breakfast, 8 o'clock; Dinner, 1 p.m.; Dinner, 7.30.

Board by the month, day, or single meals, at reasonable rates.

Arrangements can be made to serve meals in gentlemen's quarters.

Continental larder, wages spoken.

Mrs. BOHM, Proprietrix. Hongkong, 28th August, 1889. [1352]

A. G. GORDON & CO., LIMITED. ENGINEERS, LAUNCH BUILDERS, GENERAL CONTRACTORS, IRONMONGERS, COMMISSION AGENTS, VALUATORS, IRON AND TIMBER MERCHANTS.

WORKS: BOWKINGTON, EAST POINT. OFFICE: CORNER OF PEDDER STREET AND PRAYA.

STEAM LAUNCH COMPANY, LIMITED. 1st May, 1889. [1070]

NOTICE.

MR. H. UVENO, having CLOSED his Photographic Business in Hongkong, requests that all Claims may be sent in and that amounts due to him may be paid before the 31st instant.

Hongkong, 28th August, 1889. [1072]

HONGKONG TIMBER YARD, WANCHAI.

OREGON PINE SPARS and LUMBER Always on Hand. L. MALLORY. Hongkong, 24th June, 1889. [783]

NOTICE TO THE PUBLIC.

DURING the Paris Universal Exhibition of 1889, files of the "HONGKONG TELEGRAPH" will be kept at the Office of our correspondents, Messrs. AMADEE PRINCE & Co., 36, Rue Lafayette, and also at the Pavilion of the Republic of Guatemala in the Exhibition, which may be consulted at any time by visitors from the Far East.

Subscribers to this journal may have their letters, papers, etc., addressed to the care of Messrs. AMADEE PRINCE & Co., whose services will be placed at the disposal of all inquiries.

Hongkong, 11th March, 1889. [318]

NOTICE.

T. J. COLLACO, HOUSE AGENT, AUCTIONER, SHARE-BROKER, GENERAL COMMISSION MERCHANT and Proprietor of the Macao Bath-house. Bathing Tickets for sale until October 31st.

PRICES:

Season (for married couples)\$2.00

Season (for single persons) 1.00

Single Bath 0.10

Towel 0.05

Refreshments supplied on Sunday Mornings from 4 to 8 A.M.

Coffee and Biscuits15 Cents.

Macao, 7th August, 1889. [1000]

NOTICE.

MR. NG SUL-SHANG begs to announce that in compliance with a suggestion made to him by Mr. MITCHELL-JONES, he has now opened an AGENCY for the supply of CHAIR COOLIES at 4, Gough Street, 1st Floor, and is prepared to supply them on the conditions and at the rates mentioned in Mr. Mitchell-Jones' circular, copies of which can be had on application to the Agency. He trusts that the Agency may be the means of putting an end to the present unsatisfactory state of affairs by supplying Masters with Good Coolies, and at the same time affording the latter regular employment.

N.B.—The Agency will also be prepared to supply Janikahs and House Coolies if desired.

Hongkong, 28th August, 1889. [1073]

STEAMERS EXPECTED IN HONGKONG.

STEAMERS.	FROM.	DATE DUE.	AGENTS.
Gaw Qian Sia	London	September 1st	Jardine, Matheson & Co.
Clyde	London	September 1st	P. & O. S. N. Co.
Aratoun Apar	Calcutta	September 1st	D. Sassoon, Sons & Co.
Melpomene	Trieste	September 3rd	Austro-Hung. Lloyd's Co.
Mayra	Bremen	September 4th	Melchers & Co.
Khiva	Bombay	September 5th	P. & O. S. N. Co.

STEAMERS LOADING IN HONGKONG.

DESTINATION.	VESSELS.	AGENTS.	DATE OF LEAVING.
London, &c., via Suez Canal	Rohilla	P. & O. S. N. Co.	Sept. 11th, at noon.
London (direct)	Shanghai	P. & O. S. N. Co.	About Sept. 14, noon.
London, via Suez Canal	Bellerophon	Butterfield & Swire	September 4th.
Marseilles, via Saigon, &c.	Volga	Messageries Maritimes	Sept. 12th, at noon.
Havre, London, &c.	Carmanthenshire	Adamson, Bell & Co.	About Sept. 7th.
Havre and Hamburg	Frigea	Siemssen & Co.	Sept. 6th, at 10 a.m.
Bremen via Ports of Call.	Bayern	Melchers & Co.	Sept. 25th, at 4 p.m.
Genoa, via Bombay, &c.	Bormida	Carlson & Co.	Sept. 6th, at noon.
Trieste, via Spain, &c.	Melpomene	Austro-Hung. Lloyd's Co.	Sept. 10th, at noon.
San Francisco, via Ythama	City of Peking	P. & O. S. N. Co.	Sept. 19th, at 1 p.m.
San Francisco, via Ythama	Belgia	Adamson, Bell & Co.	Sept. 10th, at 4 p.m.
Vancouver, B.C., via K, &c.	Batavia	Russell & Co.	Sept. 12th, at noon.
Sydney, Melbourne, &c.	Arlie	Gibb, Livingston & Co.	About Sept. 4th.
Australian Ports, &c.	Kent	Butterfield & Swire	September 22nd.
Port Darwin, &c.	Chingta	D. Sassoon, Sons & Co.	Sept. 12th, at noon.
Arratoon Apar	Gwalior	Butterfield & Swire	September 15th.
Straits, Colombo & Bombay	Menon	Butterfield & Swire	Sept. 2nd, at 2 p.m.
Sandakan, Kudat, &c.	Lydia	Melchers & Co.	About Sept. 5th.
Yokohama and Kobe	General Wender	Butterfield & Swire	About Sept. 5th.
Yokohama, Kobe, &c.	Kwonggang	Butterfield & Swire	About Sept. 5th.
Tientsin	Lydia	Melchers & Co.	Sept. 2nd, at 5 p.m.
Shanghai via Amoy	Don Juan	Jardine, Matheson & Co.	Sept. 2nd, at noon.
Shanghai	Almor	Douglas Laprak & Co.	To-morrow, daylight.
Manila, via Amoy	Fokien	Douglas Laprak & Co.	Sept. 3rd, at 10 a.m.
Amoy	Namon		
Swatow, Amoy, &c.			
Coast Ports			

Intimations.

NO MORE TOOTHACHE.
USE
the Dentifrice Elixir, Powder and Paste
OF THE
R.R.P.P. BENEDICTINES
of the ABBEY OF SOULAC (Gironde-France)
DOM MAGUELOU, PRIOR
2 GOLD MEDALS: Brussels 1880—London 1884
THE HIGHEST REWARDS
INVESTED IN 1373 by the King
of France
The daily use of a few drops of the
Dentifrice Elixir, or of the
R.R.P.P. Benedictines in water,
prevents and cures the decay of
the teeth, which are whitened and
consolidated, while the gums are
perfectly fortified and restored.
It is a real service rendered to
our readers to put them in touch
with this old and useful preparation,
the most efficacious, and the only
preservative from all Dental
Disorders.
Established 1807, 3 rue Huguerie, 3
BORDEAUX
Sole Agents in HONG-KONG:
A. B. WATSON & Co. Limited
THE HONG-KONG DISPENSARY.
Sole by all Chemists, Perfumers, Hair-dressers, etc.

Dr. Knorr's ANTIPYRINE.

(Dose for Adults 15 to 35 grains troy).

IS the most approved and most efficacious remedy in cases of HEADACHE, MIGRAINE, NEURALGIA, RHEUMATISM, FEVER, TYPHUS, ERYSIPELAS, HOOPING-COUGH, and many other complaints. It is also the very best Antiseptic. Highly recommended by the medical Faculty. To be had at every reputed Chemist and Druggist. Ask for DR. KNORR'S ANTIPYRINE! Each Tin bears the inventor's signature "Dr. KNORR" in red letters.

Supplies constantly on hand at JUSTUS LEMBEKE & Co., Hongkong and Shanghai—Sole Agents for China. Beware of spurious imitations!

Hongkong 29th May, 1889. [330]

NOTICE.

HONGKONG & WHAMPOA DOCK COMPANY, LIMITED.

SHIPMASTERS AND ENGINEERS are respectfully informed that, upon their arrival in this Harbour, notice of the COMPANY'S FOREMEN should be at hand, ORDERS FOR REPAIRS, if sent to the HEAD OFFICE, No. 14, Praya Central, will receive prompt attention.

In the event of complaints being found necessary, communication with the Undersigned is requested, when immediate steps will be taken to rectify the cause of dissatisfaction.

D. GILLIES, Secretary. Hongkong, 27th August, 1889.

CANTON. THE NEW ORIENTAL HOTEL, (FORMERLY THE CANTON HOTEL), Opposite the Steamboat Company's Wharf.

THIS HOTEL, which has been partially rebuilt and thoroughly renovated, and now offers the best accommodation for tourists and visitors to Canton, will be re-opened on the 20th instant.

A first class table kept, with WINES, SPIRITS, etc., of the best quality only, and the charges are extremely moderate.

A WELL FURNISHED BILLIARD ROOM. A. F. DO ROZARIO, Manager. Canton, 11th June, 1889. [723]

TUCK KEE, SHIP'S COMFRADORE AND FAMILY GENERAL DEALER, No. 18, HING LOONG STREET, HONGKONG. Hongkong, 26th August, 1889. [1060]

INTIMATION.

J. Blackhead & Co. SEIP-CHANDLERS, SAIL-MAKERS, AND PROVISION MERCHANTS.

NAVY CONTRACTORS, AND GENERAL COMMISSION AGENTS. No. 11, Praya Central. (Opposite Pedder's Wharf).

SOLE AGENTS FOR RAHTJEN'S GENUINE COMPOSITION FOR THE BOTTOMS OF IRON SHIPS.

CARBOLINEUM AVENARIUS PRESERVATIVE AGAINST ROTTING, DECAY, &c., OF WOOD.

SAPOLIO. ENOCH MORGAN'S SON'S SAPOLIO. OR GENERAL CLEANING PURPOSES.

CHR. MOTZ & Co., BORDEAUX CLARETS.

MAX HAASSEN'S FRANKFURT ON M. CONSERVED MEATS.

CEMENT from the celebrated Factory of Hemmoor.

SWEDISH TAR AND OREGON PINE LUMBER.

FLensburg STOCKBEER. ENGINEERS' AND BLACKSMITHS' MACHINERY AND TOOLS.

EVERY KIND OF SHIP'S STORES AND REQUISITES ALWAYS IN STOCK AT REASONABLE PRICES.

ALL KINDS OF COALS SUPPLIED AT THE SHORTEST NOTICE Hongkong, 26th June, 1889. [62]

G. FALCONER & CO., WATCH AND CHRONOMETER MANUFACTURERS AND JEWELLERS.

NAUTICAL INSTRUMENTS, CHARTS AND BOOKS. No. 48, Queen's Road Central. [742]

CHS. J. GAUPP & CO., CHRONOMETER, WATCH, AND CLOCK-MAKERS, JEWELLERS, SILVER-SMITHS, AND OPTICIANS.

CHARTS AND BOOKS. Sole Agents for Louis Audemars' Watches; awarded the highest Prizes at every Exhibition; and for Vacheron and Sohn's CELEBRATED OVERSEA GLASSES, MARINE GLASSES, and SPECTACLES. No. 5, Queen's Road Central. [774]

Notices of Firms.

NOTICE.

THE INTEREST AND RESPONSIBILITY OF Messrs. C. GUIEU, J. ROSSELET, and J. MULLER in our Hongkong Firm ceased on the 31st ultimo.

Mr. G. CIRAUAT ASSUMED CHARGE on the 1st instant, and will continue under the Style of GUIEU FRERES.

Mr. J. ROSSELET, taking Charge of the Liquidation of the Old Firm, requests that all Claims against it may be forwarded to him, and all amounts due paid into his hands or against receipt signed by himself p.p.a.

GUIEU FRERES.

C. GUIEU, J. ROSSELET, and J. MULLER respectfully thank their Customers and the Public for their kind patronage, and hope that their successors will meet with the same encouraging support.

Hongkong, 27th August, 1889. [1067]

NORTH CHINA INSURANCE COMPANY, LIMITED. DURING my temporary absence, Mr. L. KENNARD DAVIS will sign Policies and transact the business of this Branch. By Order of the Court of Directors, B. C. T. GRAY, Acting Agent. Hongkong, 28th August, 1889. [1071]

NOTICE.

I HAVE this day commenced business as a SHARE & PROPERTY BROKER & GENERAL COMMISSION AGENT. A. MARQUIS. Hongkong, 31st August, 1889. [938]

Insurances.

EXAMPLES OF THE COST OF ASSURANCE TO A MAN AGED 30 NEXT BIRTHDAY. STG. payable at death, would cost at the rate of:—

£1,000 or £6 18 0 per quarter (a) If premiums are payable for whole of life

or £9 11 6 " (b) If premiums are limited to 20 years "

or £11 4 6 " (c) If premiums are limited to 15 years "

or £13 0 0 " (d) If the Sum Assured is made payable at age 50, or at death if previous.

AFTER being three years in force, each year's payment of premium secures a proportionate part of Sum Assured as explained in Prospectus. For instance: after five years a man Assured under plan 5 would be entitled to a Free Paid-up Policy for 5/20ths of Sum Assured, viz., £250, should he wish to discontinue future payments.

The same provisions if commenced at age 40 n. b. would cost respectively (a) £8.15, (b) £11.50, (c) £13.24, (d) £27.08 per quarter. Note.—It is an advantage to effect Provisions of this nature early in life. By delay the rate of subscription increases; Death may occur before the Provision is effected, or Health may fall and render the life ineligible for Assurance.

THE BORNEO COMPANY, LIMITED, Agents, STANDARD LIFE OFFICE.

FIRE INSURANCE COMPANY, OF 1877 IN HAMBURG.

THE Undersigned having been appointed Agents for the above Company, are prepared to ACCEPT RISKS against FIRE at Current Rates. REUTER, BROCKELMANN & Co., Agents. Hongkong, 1st July, 1889. [821]

GENERAL LIFE AND FIRE ASSURANCE COMPANY IN LONDON.

THE Undersigned having been appointed Agents for the above Company, are prepared to ACCEPT RISKS against FIRE and LIFE at Current Rates. REUTER, BROCKELMANN & Co., Agents. Hongkong, 1st July, 1889. [822]

LUBECK FIRE INSURANCE COMPANY.

THE Undersigned having been appointed Agents for the above Company, are prepared to ACCEPT RISKS against FIRE at CURRENT RATES. EDUARD SCHELLHASS & Co., Agents. Hongkong, 6th August, 1889. [992]

NOTICE.

THE MAN ON INSURANCE COMPANY, LIMITED. CAPITAL SUBSCRIBED.....\$1,000,000.

The above Company is prepared to accept MARINE RISKS at CURRENT RATES on GOODS, &c. Policies granted to all Parts of the world payable at any of its Agencies.

WOO LIN YUEN Secretary. HEAD OFFICE, No. 2, QUEEN'S ROAD WEST. Hongkong, 1st February, 1889. [152]

GENERAL NOTICE.

THE ON TAI INSURANCE COMPANY, (LIMITED.) CAPITAL TAELS 600,000. \$833,333.33. RESERVE FUND\$18,000,000.

BOARD OF DIRECTORS. LEE SHO, Esq. LO YUEN MOON, Esq.

MANAGER.—HO AMEL.

MARINE RISKS ON GOODS, &c., taken at CURRENT RATES to all parts of the world.

HEAD OFFICE, 8 & 9, PRAYA WEST. Hongkong, 17th December, 1888. [788]

NOW READY.